

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE

In re:

Kenneth Ebbert, Jr.

Case No. 18-19513 / CMG

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/09/2018.
- 2) The plan was confirmed on 03/06/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/12/2021.
- 6) Number of months from filing or conversion to last payment: 42.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$136,364.68.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$40,052.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$40,052.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,723.51
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,992.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,716.00**

Attorney fees paid and disclosed by debtor: \$4,400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	4,651.00	4,651.90	4,651.90	70.90	0.00
BANK OF AMERICA	Unsecured	2,139.00	2,139.05	2,139.05	32.60	0.00
BARNABAS HEALTH MEDICAL GROU	Unsecured	672.36	761.97	761.97	11.61	0.00
Capital One, NA	Unsecured	1,232.46	NA	NA	0.00	0.00
Chase Card Services	Unsecured	56,945.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	1,857.97	1,857.97	1,857.97	28.32	0.00
Diagnostic Laboratory Service	Unsecured	220.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	11,652.00	11,652.45	11,652.45	177.58	0.00
Dover Oil Company	Unsecured	532.97	NA	NA	0.00	0.00
Emergency Physician Associate Of South J	Unsecured	856.00	NA	NA	0.00	0.00
Garden State Heart Center, PC	Unsecured	40.00	NA	NA	0.00	0.00
Jay and Renee Emmons	Unsecured	3,100.00	NA	NA	0.00	0.00
Jersey Shore University Medical Center	Unsecured	3,769.20	NA	NA	0.00	0.00
Kimball Emergency Medical Associates	Unsecured	58.25	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	12,073.00	12,058.55	12,058.55	183.77	0.00
MONMOUTH MEDICAL CENTER	Unsecured	2,590.76	NA	NA	0.00	0.00
NELNET ON BEHALF OF COLLEGE AT	Unsecured	4,089.00	3,903.73	3,903.73	59.49	0.00
NEW PENN FINANCIAL LLC	Secured	359,110.00	367,388.74	28,288.59	28,288.59	0.00
NEW PENN FINANCIAL LLC	Secured	NA	538.00	538.00	538.00	0.00
NJ Natural Gas Co.	Unsecured	3,000.00	NA	NA	0.00	0.00
Pathology Associates of Princeton	Unsecured	141.00	NA	NA	0.00	0.00
Pediatric Orthopedic Associates	Unsecured	226.00	NA	NA	0.00	0.00
Princeton HealthCare System	Unsecured	900.00	NA	NA	0.00	0.00
Princeton Medicine Heart Group	Unsecured	39.00	NA	NA	0.00	0.00
Princeton Radiology Associates, PA	Unsecured	44.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	10,590.00	10,590.18	10,590.18	161.40	0.00
Seabrook House, Inc.	Unsecured	158.00	NA	NA	0.00	0.00
SUN EAST FEDERAL CREDIT UNION	Secured	24,518.00	23,809.51	457.13	457.13	0.00
Syncb/Park West Galler	Unsecured	7,722.00	NA	NA	0.00	0.00
Synchrony Bank/Hh Gregg	Unsecured	563.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	3,680.00	3,680.46	3,680.46	56.09	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
The Eye Center at Jackson	Unsecured	577.00	NA	NA	0.00	0.00
UNITED TELETECH FINANCIAL FCU	Unsecured	17,159.00	17,595.46	17,595.46	268.16	0.00
UNITED TELETECH FINANCIAL FCU	Secured	9,859.00	9,962.16	0.00	0.00	0.00
UNITED TELETECH FINANCIAL FCU	Unsecured	37,690.00	NA	NA	0.00	0.00
Verizon	Unsecured	158.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	158.00	155.04	155.04	2.36	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$28,826.59	\$28,826.59	\$0.00
Debt Secured by Vehicle	\$457.13	\$457.13	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$29,283.72	\$29,283.72	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$69,046.76	\$1,052.28	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,716.00</u>
Disbursements to Creditors	<u>\$30,336.00</u>
TOTAL DISBURSEMENTS :	<u>\$40,052.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/17/2022

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.